

Information to identify the case:

Debtor 1:	Wilma J. Cruzado	Social Security number or ITIN: xxx-xx-0714
	First Name    Middle Name    Last Name	EIN: _____
Debtor 2: (Spouse, if filing)	First Name    Middle Name    Last Name	Social Security number or ITIN: _____
		EIN: _____
United States Bankruptcy Court:	District of New Jersey	Date case filed in chapter: 13 9/11/15
Case number:	15-27218-ABA	Date case converted to chapter: 7 11/18/17

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

**Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.**

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Wilma J. Cruzado	
2. All other names used in the last 8 years		
3. Address	66 Sparks Ave. Pennsville, NJ 08070-9605	
4. Debtor's attorney Name and address	Victor Druziako 1841 W. Landis Avenue Vineland, NJ 08360	Contact phone (856) 692-7474
5. Bankruptcy trustee Name and address	Andrew Sklar 1200 Laurel Oak Road Suite 102 Voorhees, NJ 08043	Contact phone 856-258-4050

For more information, see page 2 >

<b>6. Bankruptcy clerk's office</b>	401 Market Street Camden, NJ 08102  Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays)  Contact phone 856-361-2300  Date: 11/29/17
<b>7. Meeting of creditors</b>	<b>December 22, 2017 at 11:30 AM</b>	Location:  <b>Bridge View Building, Suite 102, 800 Cooper Street, Camden, NJ 08101</b>
<b>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</b>	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	
All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.		
<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>	<b>Filing deadline: 2/20/18</b>
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<p><b>You must file a complaint:</b></p> <ul style="list-style-type: none"> <li>if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li> </ul> <p><b>You must file a motion:</b></p> <ul style="list-style-type: none"> <li>if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul>	
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

Certificate of Notice Page 3 of 4  
United States Bankruptcy Court  
District of New JerseyIn re:  
Wilma J. Cruzado  
DebtorCase No. 15-27218-ABA  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin  
Form ID: 309APage 1 of 2  
Total Noticed: 29

Date Rcvd: Nov 29, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 01, 2017.

db +Wilma J. Cruzado, 66 Sparks Ave., Pennsville, NJ 08070-1812  
 tr +Andrew Sklar, 1200 Laurel Oak Road, Suite 102, Voorhees, NJ 08043-4317  
 515734914 +ARS Account Resolution Systems, 1643 Harrison Parkway, Suite 100, Sunrise, FL 33323-2857  
 515889502 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
 515734921 Eichenbaum & Stylianou, LLC, POB 914, Paramus, New Jersey 07653-0914  
 515734922 Emergency Phys. Assoc. of S. Jersey, PC, POB 740021, Cincinnati, Ohio 45274-0021  
 515734923 +Healthcare Commons Inc., 500 S. Pennsville Auburn Road, Carneys Point, NJ 08069-2943  
 517079506 JPMORGAN CHASE BANK, N.A., KML Law Group PC, Sentry Office Plaza,  
     216 Haddon Avenue, Suite 206, Westmont, NJ 08108  
 515919464 JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. BOX 901032,  
     Ft. Worth, TX 76101-2032  
 515734924 Liberty Mutual Group, POB 8400, Dover, New Hampshire 03821-8400  
 516336759 +NATIONSTAR MORTGAGE LLC, Robertson, Anschutz & Schneid, P.L.,  
     6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853  
 516699425 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
     (address filed with court: Nationstar Mortgage LLC, PO BOX 619096, Dallas, TX 75261-9741)  
 515734925 Nationstar Mortgage, POB 60516, City of Industry, California 91716-0516  
 516111201 +Nationstar Mortgage LLC, Shapiro & DeNardo, LLC, 14000 Commerce Parkway, Suite B,  
     Mount Laurel, NJ 08054-2242  
 516698080 +Nationstar Mortgage LLC, PO Box 619094, Dallas, TX 75261-9094  
 515993655 +Nationstar Mortgage LLC, RAS Citron LLC, 130 Clinton Road, Suite 202,  
     Fairfield, NJ 07004-2927  
 515734926 +Orlando Santiago, 66 Sparks Ave., Pennsville, New Jersey 08070-1812

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: bkdruziako@aol.com Nov 29 2017 23:15:05 Victor Druziako,  
     1841 W. Landis Avenue, Vineland, NJ 08360  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 29 2017 23:16:03 U.S. Attorney, 970 Broad St.,  
     Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 29 2017 23:16:00 United States Trustee,  
     Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
     Newark, NJ 07102-5235  
 515734915 E-mail/Text: bankruptcy@pepcoholdings.com Nov 29 2017 23:15:43 Atlantic City Electric,  
     POB 13610, Philadelphia, Pennsylvania 19101-3610  
 515734916 EDI: BANKAMER.COM Nov 29 2017 22:49:00 Bank of America, POB 982235,  
     El Paso, Texas 79998-2235  
 515734917 EDI: CAUT.COM Nov 29 2017 22:48:00 Chase Auto Finance, POB 901076,  
     Fort Worth, Texas 76101-2076  
 515734918 +EDI: WFNNB.COM Nov 29 2017 22:48:00 Comenity Bank/Peebles, POB 182789,  
     Columbus, OH 43218-2789  
 515734919 +EDI: CCS.COM Nov 29 2017 22:48:00 Credit Collection Services, Two Wells Ave.,  
     Newton, Massachusetts 02459-3246  
 515734920 EDI: DISCOVER.COM Nov 30 2017 11:11:00 Discover Financial, POB 15316,  
     Wilmington, Delaware 19850-5316  
 515743498 EDI: DISCOVER.COM Nov 30 2017 11:11:00 Discover Bank, Discover Products Inc,  
     PO Box 3025, New Albany, OH 43054-3025  
 515921637 EDI: CAUT.COM Nov 29 2017 22:48:00 JPMorgan Chase Bank, N.A., PO Box 29505 AZ1-1191,  
     Phoenix, AZ 85038-9505  
 515841908 EDI: Q3G.COM Nov 29 2017 22:53:00 Quantum3 Group LLC as agent for, Comenity Bank,  
     PO Box 788, Kirkland, WA 98083-0788

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516699426 Dallas, TX 75261  
 516924394\* +Nationstar Mortgage, LLC, Robertson, Anschutz & Schneid, P.L.,  
     6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853

TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-1

User: admin  
Form ID: 309A

Page 2 of 2  
Total Noticed: 29

Date Rcvd: Nov 29, 2017

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 01, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 28, 2017 at the address(es) listed below:

Andrew Sklar andy@sklarlaw.com, NJ43@ecfcbis.com;dolores@sklarlaw.com  
Can Guner on behalf of Creditor NATIONSTAR MORTGAGE LLC bkyecf@rasflaw.com,  
bkyecf@rasflaw.com;Ras@ecf.courtdrive.com  
Charles G. Wohlrab on behalf of Creditor NATIONSTAR MORTGAGE LLC cwohrlab@logs.com,  
njbankruptcynotifications@logs.com  
Charles G. Wohlrab on behalf of Creditor Nationstar Mortgage LLC cwohrlab@logs.com,  
njbankruptcynotifications@logs.com  
Denise E. Carlon on behalf of Creditor JPMORGAN CHASE BANK, N.A. dcarlon@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
Jeanette F. Frankenberg on behalf of Creditor Nationstar Mortgage LLC cmevf@sternlav.com  
Laura M. Egerman on behalf of Creditor Nationstar Mortgage LLC bkyecf@rasflaw.com,  
bkyecf@rasflaw.com;legerman@rasnj.com  
Patrick O. Lacsina on behalf of Creditor Nationstar Mortgage LLC bmusarra@rasnj.com,  
bkyecf@rasflaw.com,legerman@rasnj.com  
Victor Druziako on behalf of Debtor Wilma J. Cruzado bkdruziako@aol.com

TOTAL: 9